
State: District of Columbia **Filing Company:** Pennsylvania Lumbermens Mutual Insurance Company

TOI/Sub-TOI: 17.1 Other Liability-Occ Only/17.1020 Commercial Umbrella and Excess

Product Name: Umbrella Lead Exclusion

Project Name/Number: /

Filing at a Glance

Company: Pennsylvania Lumbermens Mutual Insurance Company

Product Name: Umbrella Lead Exclusion

State: District of Columbia

TOI: 17.1 Other Liability-Occ Only

Sub-TOI: 17.1020 Commercial Umbrella and Excess

Filing Type: Form

Date Submitted: 01/10/2020

SERFF Tr Num: PNSY-132167713

SERFF Status: Submitted to State

State Tr Num:

State Status:

Co Tr Num: DC-CU-2019-LEAD-F

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): David Gartland

Reviewer(s):

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State:	District of Columbia	Filing Company:	Pennsylvania Lumbermens Mutual Insurance Company
TOI/Sub-TOI:	17.1 Other Liability-Occ Only/17.1020 Commercial Umbrella and Excess		
Product Name:	Umbrella Lead Exclusion		
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General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/10/2020	
State Status Changed:	Deemer Date:
Created By: David Gartland	Submitted By: David Gartland
Corresponding Filing Tracking Number:	

Filing Description:

We are filing the companion Umbrella Lead Liability exclusion to the DC approved GL Lead Liability Exclusion.

Company and Contact

Filing Contact Information

David Gartland, Manager	dgartland@plmins.com
2005 Market Street	267-825-9342 [Phone]
Philadelphia, PA 19103	215-625-9097 [FAX]

Filing Company Information

Pennsylvania Lumbermens Mutual Insurance Company	CoCode: 14974	State of Domicile:
One Commerce Square	Group Code: 246	Pennsylvania
2005 Market Street, Suite 1200	Group Name:	Company Type:
Philadelphia, PA 19103-7008	FEIN Number: 23-0959220	State ID Number:
(800) 752-1895 ext. [Phone]		

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

State:	District of Columbia	Filing Company:	Pennsylvania Lumbermens Mutual Insurance Company
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Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Exclusion- Lead Liability	LUM-405	11 19	END	New			Umbrella Lead liability Exclusion.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – LEAD LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

The following exclusion is added to Paragraph 2., **Exclusions of Section I - Coverage A – Bodily Injury and Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to “bodily injury”, “property damage” or “personal and advertising injury” arising, in whole or in part, out of:

1. The actual, alleged, threatened or suspected inhalation of, ingestion of, contact with, exposure to, existence of or presence of, lead in any form;
2. Any damages, loss, cost or expense arising , in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, lead in any form by any insured or any other person or entity; or
3. Any claim or “suit” brought by or on behalf of a governmental authority, for damages, loss, cost or expense arising, in whole or in part, out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, lead in any form.

This exclusion shall apply without regard to the source or sources of lead, or the basis of the insured's liability. This exclusion includes defects or negligence in design, construction or materials, or any other event, conduct or misconduct, which may have, or claimed to have precipitated, caused or acted jointly, concurrently or in any sequence with lead in any form in causing injury or damage.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

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Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	This policy form is for commercial use only.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	The carrier is making this filing directly.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	This is not a Group Trust filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	This is not a terrorism filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	MEMO
Comments:	See attached.
Attachment(s):	Umbrella Lead Liability Filing Memo.pdf
Item Status:	
Status Date:	



PENNSYLVANIA LUMBERMENS MUTUAL
I N S U R A N C E C O M P A N Y

EXCLUSION – LEAD LIABILITY
LUM 405
Filing Memo

Pennsylvania Lumbermens Mutual Insurance Company is filing our companion exclusion to the previously approved primary general liability lead exclusion LUM 404. The purpose of this exclusion is to prevent a drop-down exposure when the primary layer excluded this exposure with the LUM 404 exclusion.

We will attach this exclusion to all our umbrella policies when the primary layer includes the lead exclusion LUM 404.